

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Russel P. Blust  
Debtor

Case No. 15-02826-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 22, 2021

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2021:**

Recip ID	Recipient Name and Address
cr	+ Federal National Mortgage Association (Fannie Mae, Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
cr	+ Specialized Loan Servicing LLC, ., 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4666403	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 50, Camp Hill, PA 17011-6904
4971377	+ Capital Region Water, Attn: Wendy Shollenberger, 100 Pine Drive, Harrisburg, PA 17103-1260
4666405	+ City of Harrisburg, Municipal Services, 223 Walnut Street, Suite 1, Harrisburg, PA 17101-1732
4666406	+ Dauphin County Tax Claim, 2 South 2nd Street, 1st Floor, Harrisburg, PA 17101-2047
4666409	+ Lower Paxton Authority, 5993 Locust Lane, Harrisburg, PA 17109-5629
5210749	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5210750	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
4666412	Seterus Inc, 14526 SW Millikan Way, Ste 200, Beaverton, OR 97005
4709019	+ Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 1047, Hartford, CT 06143-1047
5317452	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5317453	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
4666413	Trident Asset Management, 53 Premier Center East, Suite 440, Atlanta, GA 30346

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: russel9080@gmail.com	Feb 22 2021 19:09:00	Russel P. Blust, 701 Drexel Rd, Harrisburg, PA 17109-1635
cr	+ EDI: WFFC.COM	Feb 22 2021 23:48:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
4666401	+ EDI: WFFC.COM	Feb 22 2021 23:48:00	America's Servicing Co, P.O. Box 10328, Des Moines, IA 50306-0328
4666402	EDI: BANKAMER.COM	Feb 22 2021 23:48:00	Bank of America, PO Box 982235, El Paso, TX 79998
4666407	+ EDI: FORD.COM	Feb 22 2021 23:48:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
4666408	+ Email/Text: BKRMailOPS@weltman.com	Feb 22 2021 19:09:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
4666410	+ Email/Text: unger@members1st.org	Feb 22 2021 19:10:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4724758	EDI: PRA.COM	Feb 22 2021 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4682896	EDI: PENNDEPTREV	Feb 22 2021 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4682896	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2021 19:09:00	Pennsylvania Department of Revenue, Bankruptcy

			Division PO Box 280946, Harrisburg, PA 17128-0946
4666411	+ Email/Text: colleen.atkinson@rmscollect.com	Feb 22 2021 19:10:00	Receivables Management, 7206 Hull Street Rd, Suite 211, Richmond, VA 23235-5826
4669232	EDI: RECOVERYCORP.COM	Feb 22 2021 23:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4697092	+ EDI: WFFC.COM	Feb 22 2021 23:48:00	U.S. Bank National Association, Trustee, c/o America's Servicing Company, 3476 Stateview Blvd, Attn Bankruptcy Dept MAC D3347-014, Fort Mill, SC 29715-7203
5287945	+ Email/Text: bknotices@sns.com	Feb 22 2021 19:10:00	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305
5287946	+ Email/Text: bknotices@sns.com	Feb 22 2021 19:10:00	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501, US Bank Trust National Association, c/o SN Servicing Corporation 95501-0305

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4666404		Chase - Curcuit City, P.O. Box 15298, PA 19580
5289469	*+	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Andrew Goldberg	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") creditor c/o Seterus, Inc. Bkmail@rosicki.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Derek J Baker	on behalf of Defendant WELLS FARGO BANK N.A. dbaker@reedsmith.com
Derek J Baker	on behalf of Defendant Wells Fargo dbaker@reedsmith.com
Heather Stacey Riloff	

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	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmlawgroup.com
Jeniece Davis	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jill Manuel-Coughlin	on behalf of Creditor U.S. Bank National Association Et Al... bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bankruptcy@powerskirm.com
Johanna Hill Rehkamp	on behalf of Debtor 1 Russel P. Blust jhr@cclawpc.com jlaughman@cclawpc.com;jbartley@cclawpc.com
Keri P Ebeck	on behalf of Defendant Specialized Loan Servicing LLC, as Servicing Agent for Bear Stearns Asset-Backed Securities Trust 2004-AC3, Asset-Backed Certificates, Series 2004-AC3, U.S. Bank National Association, as Trustee kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Michelle Ghidotti	on behalf of Creditor US Bank Trust National Association as Trustee for FW Series I Trust bknotifications@ghidottiberger.com
Recovery Management Systems Corporation	claims@recoverycorp.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1	<b>Russel P. Blust</b>	Social Security number or ITIN	xxx-xx-0120
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Middle District of Pennsylvania		
Case number:	1:15-bk-02826-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Russel P. Blust  
aka Russel P. Blust Sr.

2/22/21

**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**